

**Information to identify the case:**

Debtor 1	<u>Joseph D. O'Brien</u>	Social Security number or ITIN	xxx-xx-5429
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Susan M. O'Brien</u>	Social Security number or ITIN	xxx-xx-8998
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-16942-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph D. O'Brien  
aka Joseph D. O'Brien Jr.

Susan M. O'Brien  
aka Susan Stout

5/12/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph D. O'Brien  
 Susan M. O'Brien  
 Debtors

Case No. 12-16942-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: May 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2017.

db/jdb +Joseph D. O'Brien, Susan M. O'Brien, 1597 Hainesport-Mt. Laurel Rd.,  
 Mt. Laurel, NJ 08054-9516  
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 512965193 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 512870518 +Discover Bank, Attn Eichenbaum and Stylianou LLC, 10 Forest Avenue Suite 300,  
 Paramus, NJ 07652-5238

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 12 2017 22:13:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 12 2017 22:13:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512870515 +EDI: AMEREXPR.COM May 12 2017 22:08:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 512870516 +EDI: BANKAMER.COM May 12 2017 22:08:00 Bank of America, 450 American Street Ste SV416,  
 Simi Valley, CA 93065-6285  
 512870517 +EDI: CAPITALONE.COM May 12 2017 22:08:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 513192519 +EDI: BASSASSOC.COM May 12 2017 22:03:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 512870519 EDI: DISCOVER.COM May 12 2017 22:08:00 Discover Financial, PO Box 15316,  
 Wilmington, DE 19850  
 512888733 EDI: DISCOVER.COM May 12 2017 22:08:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 513049593 EDI: RMSC.COM May 12 2017 22:08:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 512870520 +EDI: RMSC.COM May 12 2017 22:08:00 GECRB Care Credit, PO Box 965036,  
 Orlando, FL 32896-5036  
 514234661 +E-mail/Text: bankruptcy.bnc@ditech.com May 12 2017 22:12:57 Green Tree Servicing LLC,  
 PO BOX 0049, Palatine, IL 60055-0001  
 514234662 +E-mail/Text: bankruptcy.bnc@ditech.com May 12 2017 22:12:57 Green Tree Servicing LLC,  
 PO BOX 0049, Palatine, IL 60055, Green Tree Servicing LLC, PO BOX 0049,  
 Palatine, IL 60055-0001  
 512870521 +EDI: HFC.COM May 12 2017 22:08:00 HSBC Boscovs, PO Box 5253,  
 Carol Stream, IL 60197-5253  
 512870522 +EDI: IIC9.COM May 12 2017 22:08:00 IC Systems Inc, PO Box 64378,  
 Saint Paul, MN 55164-0378  
 513151640 +EDI: OPHSUBSID.COM May 12 2017 22:08:00 PHARIA L.L.C., C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513159210 EDI: PRA.COM May 12 2017 22:08:00 Portfolio Recovery Associates, LLC,  
 c/o Sears Premier Card, PO Box 41067, Norfolk VA 23541  
 513474560 EDI: Q3G.COM May 12 2017 22:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 512870523 +EDI: NAVIENTFKASMSERV.COM May 12 2017 22:03:00 Sallie Mae, 11100 USA Parkway,  
 Fishers, IN 46037-9203  
 512956236 EDI: NAVIENTFKASMGUAR.COM May 12 2017 22:08:00 Sallie Mae Inc. on behalf of USA FUNDS,  
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
 512870524 +EDI: SEARS.COM May 12 2017 22:08:00 Sears CBSD, PO Box 6241, Sioux Falls, SD 57117-6241  
 512959274 +E-mail/Text: bncmail@w-legal.com May 12 2017 22:13:09 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512870525 +EDI: WTRRNBNK.COM May 12 2017 22:08:00 Target National Bank, PO Box 673,  
 Minneapolis, MN 55440-0673  
 512870526 +E-mail/Text: acastro@vtloanview.com May 12 2017 22:13:01 Viewtech Financial Services,  
 4761 E Hunter Avenue, Anaheim, CA 92807-1940  
 513716899 EDI: ECAST.COM May 12 2017 22:08:00 eCAST Settlement Corporation, POB 29262,  
 New York NY 10087-9262  
 513850660 +EDI: BASSASSOC.COM May 12 2017 22:03:00 eCAST Settlement Corporation,  
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083  
 TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-3  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joel A. Ackerman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-3  
jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-3  
jackerman@zuckergoldberg.com  
Steven N. Taieb on behalf of Debtor Joseph D. O'Brien staieb@comcast.net  
Steven N. Taieb on behalf of Joint Debtor Susan M. O'Brien staieb@comcast.net  
William M. E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of  
New York , as Trustee, for CWABS, Inc, Asset-Backed Certificates, Series 2006-3  
ecf@powerskirn.com

TOTAL: 10